

EXHIBIT

3

DATE

2-4-2011

HB

264



Mr. Chairman Vance and Members of the Committee

I am an independent insurance agent in Billings, Montana.

I am in complete support HB 264 and HB 265 in protecting our customers, our employees and consumers.

HB 264 would allow agents, businesses, and consumers to file a complaint with the Auditor's office. We see code violations that affect our customers in a negative ways. Our consumers do not know code when it comes to their rights, therefore it would help us to help them.

Also be able to talk to the Insurance Dept about the issue and Provide them with all the Documents will speed up the complaint and help the Insurance Dept to be able to review the documents on timely bases! We want to make sure all done right on both sides of the issue these bills will help speed the process up for both side!

HB 265 would help eliminate the potential for consumers having to pay additional monies above their deductible.

I respectfully ask for your support of HB 264 and HB 265.

Thank You Very Much,

A handwritten signature in black ink, appearing to read "H. Ed Melcher". The signature is written in a cursive, flowing style.

H. Ed Melcher  
2331 Lewis Ave  
Billings Mt 59102  
406-656-1452  
Frontier Insurance Solutions, Inc.